

CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

CHRISTINE M CHEATLE

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:17-11098

Chapter 13

Document No.: 102

ORDER OF COURT

AND NOW, this 7th day of February, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

ENTERED BY DEFAULT

BY THE COURT:

  
\_\_\_\_\_  
Gregory L. Taddiono J.M.

Chief United States Bankruptcy Judge

In re:  
Christine M. Cheatle  
Debtor

Case No. 17-11098-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 07, 2023

Form ID: pdf900

Total Noticed: 39

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:**

Recip ID	Recipient Name and Address
db	+ Christine M. Cheatle, 865 S. Michael Street, Saint Marys, PA 15857-2131
14711871	+ ADC, 17330 Preston Road, Suite 200 D, Dallas, TX 75252-6106
14711876	+ Community Nurses HH & Hospice, Inc., 757 Johnsonburg Road, Suite 200, Saint Marys, PA 15857-3497
14722003	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14711878	+ Gary G. Cheatle, 865 S. Michael Street, Saint Marys, PA 15857-2131
14751560	+ Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14711885	+ SMP Home Medical, 21 S. Saint Marys Street, Saint Marys, PA 15857-1617
14711886	+ Snycrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
14711887	+ Snyder Memorial HCC, 156 Snyder Memorial Road, P.O. Box 680, Marienville, PA 16239-0680
14795347	+ Snyder Memorial Health Care Center, P.O. Box 680, SR 66 Cherry Street, Marienville, PA 16239-0680
14711891	+ UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15178786	+ Email/Text: bankruptcy@avidac.com	Feb 08 2023 00:01:00	Avid Acceptance LLC, 6995 Union Park Center Ste. 450, Cottonwood Heights, UT 84047-6145
15138493	+ Email/Text: bankruptcy@avidac.com	Feb 08 2023 00:01:00	Avid Acceptance, LLC, 6995 Union Park Center, Cottonwood Heights, UT 84047-6145
14711872	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 08 2023 00:00:00	Barclaycard, P.O. Box 13337, Philadelphia, PA 19101-3337
14716176	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 08 2023 00:00:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14711873	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2023 00:05:33	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14747269	Email/PDF: bncnotices@becket-lee.com	Feb 08 2023 00:05:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14711875	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 08 2023 00:00:00	Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359
14711877	Email/Text: SAABankruptcy@fcbanking.com	Feb 08 2023 00:00:00	First Commonwealth Bank, Central Offices, Philadelphia and 6th Streets, P.O. Box 400, Indiana, PA 15701
14711879	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 08 2023 00:00:00	Great Lakes/U.S. Dept of Education, P.O. Box 530229, Atlanta, GA 30353-0229
14711880	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Feb 08 2023 00:00:00	Hunter Warfield, 4620 Woodland Corporate Boulevard, Tampa, FL 33614-2415
14711881	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 08 2023 00:00:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346

District/off: 0315-1

User: auto

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14711874	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 08 2023 00:05:40	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14711882	Email/Text: PBNCNotifications@perituservices.com	Feb 08 2023 00:00:00	Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
14711883	+ Email/PDF: pa_dc_claims@navient.com	Feb 08 2023 00:05:48	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14751560	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 08 2023 00:05:33	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14741235	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2023 00:05:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14712751	+ Email/PDF: rmscedi@recoverycorp.com	Feb 08 2023 00:05:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14711884	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 08 2023 00:00:00	Peebles/Comenity, P.O. Box 659465, San Antonio, TX 78265-9465
14780555	Email/Text: bnc-quantum@quantum3group.com	Feb 08 2023 00:00:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14781808	Email/Text: bnc-quantum@quantum3group.com	Feb 08 2023 00:00:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14711888	Email/Text: amieg@stcol.com	Feb 08 2023 00:00:00	State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716
14711889	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 08 2023 00:00:00	Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297
14741679	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 08 2023 00:00:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15244999	Email/PDF: bncnotices@becket-lee.com	Feb 08 2023 00:05:44	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14731942	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 08 2023 00:00:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14711890	^ MEBN	Feb 07 2023 23:54:10	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
14782414	^ MEBN	Feb 07 2023 23:54:20	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14745936	Email/PDF: ebn_ais@aisinfo.com	Feb 08 2023 00:05:49	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14711892	+ Email/Text: bankruptcydept@wyn.com	Feb 08 2023 00:01:00	Wyndham Vacation Resorts, Inc., 6277 Sea Harbor Drive, Orlando, FL 32821-8027

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		Snyder Memorial Health Care Center
cr		Toyota Lease Trust
cr		Toyota Motor Credit Corporation
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmllawgroup.com
James P. Valecko	on behalf of Creditor Citizens Bank N.A. jvalecko@weltman.com, PitEcf@weltman.com
Kenneth P. Seitz	on behalf of Debtor Christine M. Cheatle thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmeecf@chapter13trusteedpa.com

TOTAL: 7